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## DISASTER ASSISTANCE

Although many forms of disaster assistance will become available after a disaster strikes do not expect it to be available as soon as you need it. If a storm or hurricane is declared a major disaster by the President of the United States, a broad range of aid may become available including:

SBA (Small Business Administration) Low Interest Loans - Loans for individuals and businesses for rebuilding and replacement of uninsured damages to privately-owned real and /or personal property. SBA's physical disaster loans are available to homeowners, renters, non-farm businesses and non-profit organizations. \$200,000 limit for repair/replacement of damaged primary residence. \$40,000 limit for repair replacement of personal property. \$1,500,000 limit for business physical losses.

Temporary Housing Assistance - Housing assistance to individuals and families whose permanent homes were damaged or destroyed by the disaster. Types of possible assistance are alternate rental housing, emergency repairs, mortgage or rental assistance.

Individual and Family Grant Program - Department of Social Services administers the program. Grants are provided to eligible individuals to meet serious disaster related needs and necessary expenses not covered by insurance or other federal, State or voluntary agency disaster assistance programs. Applicants must be registered with FEMA, been turned down for an SBA loan and meet eligibility requirements. Grants issued for up to \$13,600.00.

Cora Brown Fund - Funds are available to assist victims for disaster-related needs that have not or will not be met by governmental agencies or other relief organizations. GAR forwards request through the FEMA regional director. \$2,000.00 is the maximum amount.

Agricultural Losses - Disaster victims with agricultural losses can contact their county agent. Possible assistance available are Farm Service Agency loans, conservation funds for erosion or debris damage, temporary housing, SBA loans.

Crisis Counseling - Provision of professional counseling services to victims of major disasters in order to relieve mental health problems caused or aggravated by a major disaster. Provided by the National Institute of Mental Health, Public Health Service, and the Louisiana Department of Health and Human Services. Assistance will include services for victims and disaster workers.

Disaster Unemployment Assistance - Individuals out of work as a result of the disaster can go to their local unemployment office to see if they are eligible for assistance. Administered by the Louisiana Employment Commission for the U.S. Department of Labor.

Tax Assistance - Contact the Department of Revenue and Taxation for information on casualty loss deductions for state and the Internal Revenue Service for federal.

Insurance Information - Assistance and/or counseling regarding ways to obtain copies of lost policies or how to file claims.

Legal Assistance - The Attorney General's Office can be contacted for free legal services to low-income disaster victims on matters such as replacing legal documents, transferring titles, will probates, and certain landlord-related problems.

Emergency Aid - Such as clothing, food, medical assistance, transportation, furniture, etc. are provided through public, private, congregational, and social service agencies.

FEMA AND SBA APPLICATIONS:  
1-800-462-9029

EMERGENCY ASSISTANCE:  
CALL YOUR LOCAL RED CROSS, SALVATION ARMY OR SOCIAL SERVICE AGENCIES.

## **INSURANCE CLAIMS**

- Call your insurance adjuster immediately. Be patient.
- Take photos BEFORE any cleanup for use in inventory. Once your documentation has been completed begin cleanup and salvage as soon as possible. Make any temporary repairs to avoid further damage (keep receipts for reimbursement)
- Keep damaged items available for proof of loss.
- Leave phone number /s available so you can be reached.
- Owner should sign proof of loss statement after the adjuster's assessment.
- Report additional damages when discovered or if they are not listed on original assessment.
- Report theft and looting to the police or sheriff's departments.
- Make a list of damaged articles from your household inventory records and provide a copy to your adjuster.
- Save all receipts relating to temporary lodging and food if your home is uninhabitable.
- File your claim within your policy's imposed time limits. Make and keep all copies of information and correspondence sent to your insurance company for future reference.
- Review the settlement steps outlined in your particular policy. If you are dissatisfied with the proposed settlement you may wish to submit the dispute for reconsideration. It is a good idea to leave the status of your settlement "open" in the event that unforeseeable losses may occur months later.

**CONTACT YOUR INDIVIDUAL INSURANCE AGENCY  
BE PATIENT, DEPENDING ON THE MAGNITUDE OF THE DISASTER  
SERVICE MAY NOT BE AS EXPEDIENT AS YOU WOULD LIKE**

## **PRECAUTIONS FOR SALVAGEABLE FOOD SUPPLY**

Hurricanes usually disrupt electrical power for hours, sometimes days. If you do not have an alternative source of electrical power, such as a generator, the loss of your food supply is a strong and costly reality.

### **FREEZER:**

- A FULL FREEZER WILL LAST AT LEAST 72 HOURS IF YOU MINIMIZE OPENING IT. Put all foods that could defrost first on the left side of your freezer for minimum door opening.

- Utilize the most vulnerable frozen items first.
- Use "dry ice" if available. This will prolong the freezer for an extra couple of days.
- You can refreeze thawed foods **ONLY IF THEY STILL CONTAIN ICE CRYSTALS OR FEEL COLD**.
- Seafood and ground meats will need to be cooked first. These foods can be cooked outdoors , are rich in protein and will feed family, friends, and neighbors using the right receipts.

#### **REFRIGERATOR:**

- Utilize the items most vulnerable to heat first. Yogurt, milk, butter, margarine, eggs, cream cheese (if still cool to touch) can be used. Always use your best judgment, when in doubt throw away!
- Condiments, jams, jelly, syrup, hard cheeses, fresh fruit, fresh vegetables, nuts, and peanut butter should be salvageable and will make high-energy lunches and snacks. Always use your best judgment, when in doubt throw away!

**THE POINT IS TO TRY AND UTILIZE YOUR FOOD SUPPLIES. BE CREATIVE . FEED AS MANY PEOPLE AS YOU CAN. IT IS BETTER TO HELP YOURSELF AND OTHERS THAN TO DEPEND UPON THE SERVICES OF EMERGENCY PROVIDERS**

FOR MORE INFORMTION ABOUT PROPERLY STORING YOUR FOODS BEFORE A DISASTER AND COOKING THEM AFTER THE STORM:

### **COPING WITH STRESS**

You and your family have been through a disaster. Your life has been turned upside down. It will take time for things to return to normal, or what we perceive as normal. You should recognize that the disaster can take its toll on you as well as your property. It is important to look after yourself and your loved ones as you focus on the obvious tasks of cleanup, recovery, and rebuilding. The choices you will be making on a daily basis could affect your lives for many years. Please consider your options and do not make any hasty decisions that you will regret later.

**UNDERSTAND THAT YOU ARE VERY VULNERABLE AND THERE ARE PEOPLE, LIKE VULTURES, THAT WILL PREY ON YOUR TEMPORARY WEAKNESSESS. SEEK INFORMED GUIDANCE....DO NOT DEPEND UPON HEARSAY.**

#### **GUIDELINES FOR YOU TO FOLLOW:**

- 1. KEEP THE FAMILY TOGETHER** -- In hard times togetherness provides mutual support.
- 2. DISCUSS YOUR PROBLEMS** -- Sharing your anxieties will help release tension and crying is a natural response to a disaster experience for both males and females.
- 3. REST OFTEN & EAT WELL** -- Your body must have proper rest and nourishment in order to think clearly and accomplish the many tasks at hand.
- 4. SET A REALISTIC SCHEDULE** -- You will have many tasks to do in the months to come. Identify your TASKS and make a TO-DO-LIST for each one. Set GOALS to accomplish at least one thing a day. STICK TO YOUR SCHEDULE . EXCUSES will make you feel powerless to this disaster.

**5. WATCH FOR STRESS SIGNALS --**

- Short tempers, argumentative
- Greater consumption of alcohol, drugs, cigarettes
- Physical aches & pains
- Stomach digestive problems
- Apathy, inability to focus
- Depression, anxiety, nightmares
- Regressive behavior (especially in children, elderly, mentally challenged).

**6. SEEK PROFESSIONAL HELP --** Go to your family physician if the symptoms are physically debilitating. Critical stress counselors will be available during any major disaster. Seek the comfort of a clergy person you trust.

**7. CARE FOR CHILDREN & ELDERLY --** Listen to their version of the experience. Reassure them through actions and words that life will return to normal. Touching, hugging, and holding your frightened and frail family members is one of the most important TASKS you need to add to your recovery plans.

**8. BE PATIENT --** Stop and realize each day that you are not alone in this disaster. Recovery takes time. Remember this is all a part of the process and without it you would not become a stronger, more resilient and understanding human being.

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